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	Filing Date		2003-09-22	
	First Named Inventor	John Eugene Merkley Jr. et al.		
	Art Unit	3692		
	Examiner Name	Liversedge, Jennifer L.		
	Attorney Docket Number	16342D1-US		

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1	Augustinos I. Dimistras, Theodore Petropoulos and Isabella Constantinidou. "Multi-criteria Evaluation of Loan Applications in Shipping". Journal of Multicriteria Decision Analysis; Jul-Oct 2002; 11, 4-5; ABI/INFORM Global; pp. 237-246. (10 pages from ProQuest).	<input type="checkbox"/>
2	Bryan E. Milling. "Bank Credit Criteria: Who Gets a Loan?", Agency Sales; Jul 1989; 19, 7; ABI/INFORM Global pp. 26-28. (3 pages from ProQuest).	<input type="checkbox"/>

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